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## COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and sole inventor of the subject matter (an original, first and joint inventor) which is claimed and for which a utility patent is sought on the invention entitled:

## SYSTEM AND METHOD FOR SIMULTANEOUS MULTIPLE DEATH LIFE INSURANCE

the spe	ecification of wh	ich:				
	was filed on, as United States application, bearing Attorney Docket No					
$\boxtimes$	is attached hereto.					
I herel	by state that I have cation, including	ve reviewed and understand the g the claims, as amended by a	ne contents of the aboving amendment referred	e identified d to above.		
I ackn applic	owledge the dut ation in accorda	y to disclose information which the with Title 37, Code of Federal	th is material to the exaleral Regulations, §1.5	amination of 6.	this	
	I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) or §365(b) of any foreign application(s) for patent or inventor's certificate, or §365(a) of any PCT International application designating at least one country other than the United States listed below and have also identified below any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.					
	Appln.	Country	Filing Date	Priority	Priority Claimed	
	Number	(if PCT, so indicate)	(dd/mm/yy)	Yes	No	
	1		1			

I hereby claim the benefit under Title 35, United States Code, § 119(e) or §120 of any United States application(s), or §365(c) of any PCT International application(s) designating the United States of America listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application:

Application No. (U.S.S.N.)		Filing Date (dd/mm/yy)	Status (Patented, Pending, Abandoned)	
-	60/181,649	02/10/00	Pending	

PCT International Applications designating the United States:

PCT International Application No.	PCT Filing Date	Status

I hereby appoint the following attorneys and/or agents to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

Attorney or Agent	Registration No.	Attorney or Agent	Registration No.
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all of MINTZ, LEVIN, COHN, FERRIS, GLOVSKY AND POPEO PC, One Financial Center, Boston, Massachusetts 02111, as Applicant's attorneys with full power of substitution and revocation to take any and all action necessary with regard to the above-identified patent.

Address all telephone calls to agent Carol H. Peters at telephone number 617/348-4914. Address all correspondence to:

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or patent issued thereon.

Inventor's Signature	Date

Inventor's Signature

Full Name of Inventor: Lawrence M. Sherman

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Residence:

Post Office Address:

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